

*Amendments*

*In the Claims:*

Please replace claim 1 with the following:

- Sub*
1. A method for automatically preparing customized replies to responses from one or more consumer entities, the method comprising:
- receiving one or more responses from one or more consumer entities, said responses being in response to communications comprising offerings for one or more financial products or services;
- B1* preparing one or more replies for at least some of said responses, each of said replies specific to one of said responses and customized for a consumer entity associated therewith, each of said replies having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and
- delivering said replies to corresponding consumer entities.

Please replace claim 2 with the following:

2. A method for automatically (i) preparing customized communications for a plurality of consumer entities, and (ii) replying to responses from consumer entities with customized replies, the method comprising:
- automatically selecting variable information related to an offering for one or more financial products or services, or related to a consumer entity, and automatically inserting the variable information into a communication, said communication comprising an offering for one or more financial products or services;
- appending each communication to a separate host communication to form a plurality of combined communications;
- delivering each combined communication to a respective one of the plurality of consumer entities;

receiving one or more responses from at least some consumer entities;  
preparing one or more replies to at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and  
delivering the replies to associated consumer entities.

( Please replace claim 3 with the following: )

3. A method for automatically preparing customized communications for a plurality of consumer entities, and replying to responses from consumer entities with customized replies, the method comprising:  
automatically selecting variable information related to an offering for one or more financial products or services, or related to a consumer entity, to prepare a customized communication for each consumer entity, said communication comprising an offering for one or more financial products or services;  
delivering each communication to a respective one of the plurality of consumer entities;  
receiving one or more responses from at least some consumer entities;  
preparing one or more replies for at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and  
delivering said replies to associated consumer entities.

( Please replace claim 4 with the following: )

4. The method of Claim 1, wherein each communication comprises information about a financial product or financial service.

( Please replace claim 5 with the following: )

5. The method of Claim 1, wherein each response comprises a unique label that comprises a machine readable label.

( Please replace claim 8 with the following: )

8. The method of Claim 1, further comprising the step of inputting response option information into an automated reply generation system.

( Please replace claim 9 with the following: )

9. The method of Claim 8, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

( Please replace claim 10 with the following: )

10. The method of Claim 1, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

( Please replace claim 11 with the following: )

11. The method of Claim 1, wherein the receiving of the responses comprises receiving the responses by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

( Please replace claim 13 with the following: )

13. The method of Claim 12, further comprising:  
inputting the follow up responses into an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each

follow up reply comprising an identifying label corresponding with the response to which it replies.

( Please replace claim 15 with the following: )

15. The method of Claim 2, wherein the communications each comprises information about a financial product or a financial service.

( Please replace claim 16 with the following: )

16. The method of Claim 2, wherein each response comprises a unique label that comprises a machine readable label.

( Please replace claim 19 with the following: )

19. The method of Claim 2, further comprising inputting response option information into an automated reply generation system comprising a programmed computer.

( Please replace claim 20 with the following: )

20. The method of Claim 19, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

( Please replace claim 21 with the following: )

21. The method of Claim 2, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

( Please replace claim 22 with the following: )

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22. The method of Claim 2, wherein the receiving of the responses comprises receiving the responses by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

Please replace claim 24 with the following:

24. The method of Claim 23, further comprising:  
inputting the follow up responses into an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies

Please replace claim 26 with the following:

26. The method of Claim 3, wherein each response comprises a label that comprises a machine readable label.

Please replace claim 27 with the following:

27. The method of Claim 26, wherein the machine readable label comprises a bar code.

Please replace claim 29 with the following:

29. The method of Claim 3, further comprising inputting response option information into an automated reply generation system comprising a programmed computer.

Please replace claim 30 with the following:

- CD  
B9
30. The method of Claim 29, wherein the preparing of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

Please replace claim 31 with the following:

31. The method of Claim 3, wherein the delivering of the replies comprises delivery by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

Please replace claim 32 with the following:

32. The method of Claim 3, wherein the receiving of the responses comprises receiving the responses by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

Please replace claim 34 with the following:

- CD  
B10
34. The method of Claim 33, further comprising:  
inputting the follow up responses into an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

Please replace claim 36 with the following:

- CD  
B11
36. A system for automatically preparing a reply to a response, comprising:  
means for automatically analyzing information pertinent to consumer entities who responded to communications comprising offerings for one or more financial products or services;  
means for automatically generating one or more replies for at least some of said consumer entities based on said analysis, each of said replies customized for a consumer

entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

means for communicating the replies to associated consumer entities.

B11  
C1  
Please replace claim 37 with the following:

37. The system of Claim 36, further comprising labeling the replies to correspond to the responses, the labels being machine-readable.

Please replace claim 38 with the following:

38. A method for automatically preparing customized replies to responses to communications to one or more consumer entities, comprising:

receiving one or more responses to communications from one or more consumer entities, said communications having offerings for one or more financial products or services;

preparing one or more replies to at least some of said responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity;

communicating said replies to consumer entities who sent the responses;

receiving one or more follow up responses based on the replies from a plurality of consumer entities; and

automatically preparing and communicating one or more follow up replies to at least some of said follow up responses, said follow up replies being customized for consumer entities who sent said follow up responses, until for a given consumer entity follow up replies generate no further follow up responses, or it is determined that no follow up reply is needed.

Please replace claim 39 with the following:

- B 11
39. The method of Claim 38, wherein each communication, response from each communication, and reply to each response is labeled to link each communication to its response, and each reply to its response.

( Please replace claim 40 with the following: )

40. The method of Claim 39, wherein the label is machine readable.

C 12 ( Please replace claim 41 with the following: )

41. The method of Claim 38, wherein each communication is based on at least one of variable information about a consumer entity to whom each is respectively addressed and variable information about a product or service offering.

( Please replace claim 42 with the following: )

42. The method of Claim 38, wherein each communication contains at least one of variable information about the consumer entity to whom it is addressed, and variable information about a product or service offering.

( Please replace claim 43 with the following: )

43. A method for individualized statement marketing, comprising:  
selecting from among a plurality of consumer entities those consumer entities suitable for receiving a particular type of financial product or service offering;  
automatically preparing communications comprising offerings for said particular type of financial product or service or variant thereof to said selected consumer entities;  
communicating said communications to said selected consumer entities;  
receiving responses to said communications from at least some of said selected consumer entities;



automatically preparing replies to at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and  
communicating said replies to associated consumer entities.

( Please replace claim 44 with the following: )

44. The method of Claim 43, further comprising:  
receiving follow up responses to prepared replies from respective consumer entities;  
automatically preparing follow up replies to follow up responses using a programmed computer; and  
communicating the follow up replies to respective consumer entities.

( Please replace claim 45 with the following: )

45. The method of Claim 44, further comprising:  
continuing a cycle of receiving follow up response, preparing follow up replies and communicating follow up replies, until no further follow up reply is needed, or no follow up response is received.

( Please replace claim 46 with the following: )

46. The method of Claim 45, wherein each communication, and reply to a particular client, and response from the particular consumer entity comprises a machine-readable label.

( Please replace claim 47 with the following: )

47. A method for automatically preparing customized replies to responses to communications to a plurality of consumer entities, comprising:

receiving responses to communications from a plurality of consumer entities, said communications including offerings for one or more financial products or services;

preparing replies to at least some of said responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

communicating said replies to consumer entities who sent the responses.

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B1'  
( Please replace claim 48 with the following: )

48. The method of Claim 47, wherein each reply is incorporated into a host communication.

( Please replace claim 49 with the following: )

49. A system for automatically preparing replies to responses to communications to one or more consumer entities, the system comprising:  
means for receiving one or more responses to communications from one or more consumer entities, said communications comprising offerings for one or more financial products or services;

means for preparing one or more replies to at least some of said responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

means for communicating said replies to associated consumer entities.

( Please replace claim 50 with the following: )

50. The system of Claim 49, wherein each reply is incorporated into a host vehicle to form a combined communication.